

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-20419-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brenda Gilbert  
156 Straight Street  
Paterson, NJ 07501

Social Security No.:  
xxx-xx-9197

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 14, 2022.

On 12/15/22 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: January 26, 2023  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 16, 2022  
JAN: lc

Jeanne Naughton  
Clerk

In re:  
Brenda Gilbert  
Debtor

Case No. 20-20419-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 16, 2022

User: admin  
Form ID: 185

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda Gilbert, 156 Straight Street, Paterson, NJ 07501-1419
cr	+ Re: Wilmington Savings Fund Society, FSB, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
intp	+ TLF REO LLC, c/o Adam Greenberg, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-2077
518952819	+ CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN ROAD, FORT MILL, SC 29715-8421
518952830	+ HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
519028574	+ Redi Diagnostics Corp., Marc A. Woliansky, Esq., 239 Avenel Street, P.O. Box 509, Avenel, NJ 07001-0509
518952838	+ Redi Diagnostics Corp., One Broadway, Suite 102, Elmwood Park, NJ 07407-1843
518952839	+ SALUTE CARDS, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555
518952843	+ TLF Reo LLC, ATTN: Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
519023960	Wilmington Savings Fund Society, NRPL Trust 2019-3, Fay Servicing, LLC, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 16 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 16 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 16 2022 20:31:00	AmeriCredit Financial Services, Inc, dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 16 2022 20:31:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
518952810	+ Email/Text: backoffice@affirm.com	Dec 16 2022 20:32:00	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518960325	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 16 2022 20:31:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519012858	+ Email/Text: g20956@att.com	Dec 16 2022 20:32:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518952817	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 16 2022 20:31:00	BAYVIEW FINANCIAL LOAN, ATTN: BANKRUPTCY DEPT, 4425 PONCE DE LEON BLVD. 5TH FLOOR, CORAL GABLES, FL 33146-1873
518952818	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 16 2022 20:44:29	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518952820	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2022 20:31:00	COMENITYBANK/NEW YORK, ATTN:

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			BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518952821	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 16 2022 20:31:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SUITE 3000, SOUTHFIELD, MI 48034-8331
518952822	+ Email/PDF: creditonebknofications@resurgent.com	Dec 16 2022 20:44:10	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519024957	+ Email/Text: bncmail@w-legal.com	Dec 16 2022 20:31:00	CarePoint Health - Physican CHMG, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518952823	+ Email/Text: electronicbkydocs@nelnet.net	Dec 16 2022 20:31:00	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952828	Email/Text: ECF@fayservicing.com	Dec 16 2022 20:31:00	FAY SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 809441, CHICAGO, IL 60680
518952829	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 16 2022 20:32:00	GENESIS BANKCARD SERVICES, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
518952835	+ Email/Text: electronicbkydocs@nelnet.net	Dec 16 2022 20:31:00	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
519018225	Email/Text: bnc-quantum@quantum3group.com	Dec 16 2022 20:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518952840	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 16 2022 20:31:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3544
518952841	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 20:44:09	SYNCB/DUMP, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518952842	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 20:44:09	SYNCB/HHGREG, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518963278	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 16 2022 20:31:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
519018529	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 20:44:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518953522	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2022 20:44:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518952844	+ Email/Text: tburke@tcmfund.com	Dec 16 2022 20:31:00	Tower Capital Management, PO Box 399, Morristown, NJ 07963-0399

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518952811	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952812	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952813	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952814	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952815	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518952816	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518985183	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518952824	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561

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518952825	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952826	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952827	*+	DEPT OF EDU/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
518952831	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952832	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952833	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952834	*+	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, PO BOX 548, TRENTON, NJ 08625-0548
518952836	*+	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
518952837	*+	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505

TOTAL: 0 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Adam D. Greenberg	on behalf of Interested Party TLF REO LLC agreenberg@hgllclaw.com btemple@hgllclaw.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Russell L. Low	on behalf of Debtor Brenda Gilbert ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7